

IN RE:

LISA DAWN CEFALU

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-22844

Chapter 13

Document No.: 91

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 16th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
4/16/24 11:35 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

In re:
Lisa Dawn Cefalu
Debtor

Case No. 18-22844-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 16, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Lisa Dawn Cefalu, 695 Heasley Road, Pittsburgh, PA 15223-1042
14881805	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 17 2024 00:00:58	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14881792	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 16 2024 23:50:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14881793	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 17 2024 00:00:01	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14882664	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2024 23:50:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14881794	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 16 2024 23:59:09	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
14883877	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 17 2024 00:00:06	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14913903	Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 23:59:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14881795	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 23:51:00	Cb / Talbots, Po Box 182789, Columbus, OH 43218-2789
14881797	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2024 00:00:17	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14920298	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2024 00:13:42	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14881798	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2024 23:50:00	Citizens Bank, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
14881799	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 23:51:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
14881800	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 23:51:00	Comenity Bank / Talbots, Po Box 182789, Columbus, OH 43218-2789
14881801	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 23:51:00	Comenity Capital Bank / HSN, Po Box 182120, Columbus, OH 43218-2120
14881802	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 23:51:00	Comenity Capital Bank / J. Jill, Po Box 182120, Columbus, OH 43218-2120
14881803	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 16, 2024

Form ID: pdf900

Total Noticed: 45

		Apr 16 2024 23:51:00	Comenity Capital Bank / Ulta Mc, Po Box 182120, Columbus, OH 43218-2120
14881804	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 17 2024 00:13:45	Dsnb Macys, Po Box 8218, Mason, OH 45040
14918978	Email/Text: bnc-quantum@quantum3group.com		
		Apr 16 2024 23:51:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14881796	Email/PDF: ais.chase.ebn@aisinfo.com		
		Apr 17 2024 00:13:32	Chase Card, Po Box 15298, Wilmington, DE 19850
14881806	^ MEBN		
		Apr 16 2024 23:38:20	MedExpress Billing, PO Box 14000, Belfast, ME 04915-4033
14881807	+ Email/Text: bnc@nordstrom.com		
		Apr 16 2024 23:51:21	Nordstrom / TD Bank Usa, 13531 East Caley Avenue, Englewood, CO 80111-6505
14912531	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Apr 16 2024 23:52:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14915022	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 16 2024 23:50:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14918530	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 16 2024 23:50:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14881808	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 16 2024 23:50:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14917752	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 16 2024 23:59:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14882239	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 16 2024 23:59:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14914003	+ Email/Text: bankruptcynotices@psecu.com		
		Apr 16 2024 23:52:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14881809	+ Email/Text: bankruptcynotices@psecu.com		
		Apr 16 2024 23:52:00	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
14915548	Email/Text: bnc-quantum@quantum3group.com		
		Apr 16 2024 23:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14915547	Email/Text: bnc-quantum@quantum3group.com		
		Apr 16 2024 23:51:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14881811	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 16 2024 23:58:58	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14881810	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 16 2024 23:59:01	Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14881812	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Apr 16 2024 23:59:59	Syncb / Gap, Po Box 965005, Orlando, FL 32896-5005
14881813	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Apr 17 2024 00:26:54	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14881814	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Apr 16 2024 23:59:36	Syncb / Lens Crafters, Po Box 965036, Orlando, FL 32896-5036
14881815	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Apr 16 2024 23:59:58	Syncb / QVC, Po Box 965018, Orlando, FL 32896-5018
14920161	+ Email/Text: bncmail@w-legal.com		
		Apr 16 2024 23:52:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14881816	+ Email/Text: bncmail@w-legal.com		
		Apr 16 2024 23:51:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14881817	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 17 2024 00:00:38	The Home Depot / Cbna, Po Box 6497, Sioux

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 16, 2024

Form ID: pdf900

Total Noticed: 45

14881818	+ Email/Text: bankruptcydepartment@tsico.com	Apr 16 2024 23:52:00	Falls, SD 57117-6497 Transworld Systems Inc / 51, PO Box 15273, Wilmington, DE 19850-5273
14881819	^ MEBN	Apr 16 2024 23:37:54	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14915055	Email/Text: BNCnotices@dcmsservices.com	Apr 16 2024 23:51:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Lisa Dawn Cefalu dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4